

Information to identify the case:

Debtor 1	<u>Dawn D Blavis</u>	Social Security number or ITIN	xxx-xx-6326
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-30363-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dawn D Blavis
aka Dawn Lainfiesta, aka Dawn Goldberg

1/4/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dawn D Blavis
Debtor

Case No. 18-30363-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 04, 2024

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2024:

Recip ID	Recipient Name and Address
db	+ Dawn D Blavis, 162 Sparta Avenue, Newton, NJ 07860-2615
517810021	+ FedLoan Servicing, Attn: Bankruptcy, Po Box 69184, Harrisburg, PA 17106-9184
517810022	+ FedLoan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
517810027	+ Morris , Downing & Sherred, LLP, One Main Street, PO Box 67, Newton, NJ 07860-0067
518135492	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
520109292	+ U.S. Department of Education, PO Box 4830, Portland, OR 97208-4830
517810032	+ Veres & Riordan, LLC, 305 Palmer Road, Suite C, Denville, NJ 07834-3414

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 04 2024 20:48:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jan 04 2024 20:48:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517810020	EDI: CAPITALONE.COM	Jan 05 2024 01:24:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517810019	+ EDI: CAPITALONE.COM	Jan 05 2024 01:24:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
517900966	EDI: CAPITALONE.COM	Jan 05 2024 01:24:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517915915	Email/PDF: bncnotices@becket-lee.com	Jan 04 2024 20:52:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517810023	EDI: IRS.COM	Jan 05 2024 01:24:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
517810026	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 04 2024 20:47:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517810025	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 04 2024 20:47:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
517866056	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 04 2024 20:48:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
517810028	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 04 2024 20:48:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
517810029	+ Email/Text: enotifications@santanderconsumerusa.com	Jan 04 2024 20:48:00	Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
517810030	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		

District/off: 0312-2

User: admin

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Date Rcvd: Jan 04, 2024

Form ID: 3180W

Total Noticed: 23

		Jan 04 2024 20:49:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
517810031	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 04 2024 20:49:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
517935433	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jan 04 2024 20:49:00	U.S. Bank, N.A., successor trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
519838202	+ Email/Text: EBN@edfinancial.com	Jan 04 2024 20:47:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517810024	##+	KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2024 at the address(es) listed below:

Name	Email Address
Bruce H Levitt	on behalf of Debtor Dawn D Blavis blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
Denise E. Carlon	on behalf of Creditor U.S. Bank N.A., successor trustee to LaSalle Bank National Association, on behalf of the holders of Bear Stearns Asset Backed Securities I Trust 2005-HE8, Asset-Backed Certificates Series 2005-HE8 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4